APPLN. NO. 10/083,249
AMDT. DATED JANUARY 6, 2006
REPLY TO OFFICE ACTION OF JULY 6, 2005

LISTING OF CLAIMS

The following claims replace all prior versions, and listings, of claims in the application: 1-10. (CANCELED)

- 11. (CURRENTLY AMENDED) A system method for processing transactions and merchant award program data, the method comprising:
 - transmitting a first signal from a merchant transceiver to a customer

 transceiver, wherein said first signal causes generation of operative

 power that enables the customer transceiver to transmit a second

 signal to the merchant transceiver;
 - transmitting a communicating the second signal to one of a plurality of point-of-sale devices device, said second signal comprising customer identification data;
 - transmitting an authorization request from said one of a plurality of pointof-sale devices device to a host transaction processing system, said signal authorization request comprising said customer identification data, a merchant identifier and transaction data;
 - determining, from said customer identification data, loyalty award program information data that corresponds to said customer identification data, said merchant identifier, or a combination thereof;
 - transmitting, from said host transaction processing system to said one of a plurality of point-of-sale devices device, said loyalty award program information data and a response to said authorization request.
- 12. (CANCELED)
- 13. (CURRENTLY AMENDED) The system method of claim 11, wherein said customer identification data comprises secondary authorization data is used to process transactions and redeem loyalty award program data.
- 14. (CURRENTLY AMENDED) The system method of claim 11 13, wherein said secondary authorization data comprises a personal identification number manually entered at said one of a plurality of point-of-sale devices device by a customer.

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- 15. (CURRENTLY AMENDED) The system method of claim 11 13, wherein said secondary authorization data comprises biometric data from a customer corresponding to said customer identification data.
- 16. (CURRENTLY AMENDED) The system method of claim 11, wherein said loyalty award program data is used as payment for a transaction that corresponds to said transaction data.
- 17. (CURRENTLY AMENDED) The system method of claim 11, wherein said loyalty award program data authorizes a user associated with the customer identification data to a discount on a product or service from a merchant.
- (CURRENTLY AMENDED) The system method of claim 17, wherein said product or service corresponds to said transaction data.
- 19. (CURRENTLY AMENDED) The system method of claim 11, wherein said loyalty award program data authorizes a user associated with the customer identification data to a free product or service from a merchant.
- (CURRENTLY AMENDED) The system method of claim 19, wherein said product or service corresponds to said transaction data.
- 21. (CURRENTLY AMENDED) A system method for enrolling users in a transaction processing program, comprising:

transmitting transmitter identification data from a customer transponder to a point-of-sale device;

transmitting payment information to said point-of-sale device; associating said transmitter identification data with said payment information;

transmitting said associated transmitter identification data and said payment information to a host transaction processing system; and storing said associated transmitter identification data and said payment information in said host transaction processing system.

22. (CURRENTLY AMENDED) The system method of claim 21, wherein said payment information corresponds to a credit card, debit card, or bank account, or a combination thereof.

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- 23. (CURRENTLY AMENDED) The system method of claim 21, further comprising transmitting additional customer information to said host transaction processing system, associating said additional customer information with said transmitter identification data and said payment information, and storing said associated additional customer information, transmitter identification data and said payment information.
- 24. (CURRENTLY AMENDED) A system method for enrolling users in a transaction processing program, comprising:

transmitting transmitter identification data from a customer transponder to one of a plurality of point-of-sale devices;

transmitting payment information to said one of a plurality of point-of-sale devices;

transmitting said transmitter identification data and said payment information to a host transaction processing system;

assigning a unique customer identifier that corresponds to said transmitter identification data:

associating said unique customer identifier, said transmitter identification data and said payment information; and

storing said associated unique customer identifier, transmitter identification data and payment information in said host transaction processing system.

- 25. (CURRENTLY AMENDED) The system method of claim 24, wherein said payment information corresponds to a credit card, debit card, or bank account, or a combination thereof.
- 26. (CURRENTLY AMENDED) The system method of claim 24, further comprising transmitting additional customer information to said host transaction processing system, associating said additional customer information with said transmitter identification data and said payment information, and storing said associated additional customer information, transmitter identification data and said payment information.

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27-49. (CANCELED)

- 50. (NEW) The method of claim 11 further comprising the step of determining loyalty award program data that corresponds to said merchant identifier.
- 51. (NEW) The method of claim 11 further comprising the step of determining loyalty award program data that corresponds to a combination of said customer identification data and said merchant identifier.